

UNITED STATES BANKRUPTCY COURT District of Arizona

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/18/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

STEPHEN RAY JOHNSON
6810 WEST BROWN STREET
PEORIA, AZ 85345

DIANA LYNN JOHNSON
fka DIANA LYNN CORDELL
6810 WEST BROWN STREET
PEORIA, AZ 85345

Case Number:
2:10-bk-15307-RTB

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:
xxx-xx-9640
xxx-xx-9163

Attorney for Debtor(s) (name and address):
JOSEPH W. CHARLES
LAW OFFICES OF JOSEPH W. CHARLES, P.C.
PO BOX 1737
GLENDALE, AZ 85311-1737
Telephone number: 623-939-6546

Bankruptcy Trustee (name and address):
DINA ANDERSON
21001 N. TATUM BLVD., #1630-608
PHOENIX, AZ 85050
Telephone number: 480-304-8312

Meeting of Creditors

Date: **June 25, 2010**

Time: **11:00 AM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/24/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona
230 North First Avenue, Suite 101
Phoenix, AZ 85003-1727
Telephone number: (602) 682-4000

For the Court:

Clerk of the Bankruptcy Court:
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 5/19/10

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0970-2
Case: 10-15307

User: mgarcia
Form ID: b9a

Page 1 of 1
Total Noticed: 28

Date Rcvd: May 19, 2010

The following entities were noticed by first class mail on May 21, 2010.

db/jdb	+STEPHEN RAY JOHNSON, DIANA LYNN JOHNSON, 6810 WEST BROWN STREET, PEORIA, AZ 85345-6873
aty	JOSEPH W. CHARLES, LAW OFFICES OF JOSEPH W. CHARLES, P.C., PO BOX 1737, GLENDALE, AZ 85311-1737
tr	+DINA ANDERSON, 21001 N. TATUM BLVD., #1630-608, PHOENIX, AZ 85050-5268
9236660	+BANK OF AMERICA, P. O. Box 301200, Los Angeles CA 90030-1200
9236661	+BANNER PEDIATRIC SPECIALISTS, P. O. Box 29391, Phoenix AZ 85038-9391
9236662	+BANNER THUNDERBIRD MEDICAL CENTER, P. O. Box 2978, Phoenix AZ 85062-2978
9236664	+BILL ME LATER, P. O. Box 105658, Atlanta GA 30348-5658
9236665	+BUREAU OF MEDICAL ECONOMICS, 326 East Coronado Road, Phoenix AZ 85004-1524
9236666	+CAPITAL MANAGEMENT SERVICES, 726 Exchange Street, #700, Buffalo NY 14210-1464
9236667	+CAPITAL ONE, P. O. Box 60599, City of Industry CA 91716-0599
9236669	+CHASE, P. O. Box 78035, Phoenix AZ 85062-8035
9236668	+CHASE, P. O. Box 78052, Phoenix AZ 85062-8052
9236671	+CHILDREN'S PLACE, Processing Center, Des Moines IA 50364-0001
9236673	+GLENDALE ROOFING COMPANY, 6130 West Myrtle Avenue, Glendale AZ 85301-1802
9236675	+HOME DEPOT CREDIT SERVICES, P. O. Box 182676, Columbus OH 43218-2676
9236678	+MARQUEE JEWELERS, P. O. Box 1771, Memphis TN 38101-1771
9236679	+NORTH VALLEY EMERGENCY SPECIALISTS, P. O. Box 53026, Phoenix AZ 85072-3026
9236680	+PAYPAL, PO BOX 960080, Orlando FL 32896-0080
9236682	+SECURE ANESTHESIA, P. O. Box 41150, Mesa AZ 85274-1150
9236683	+WELLS FARGO HOME MORTGAGE, P. O. Box 30427, Los Angeles CA 90030-0427

The following entities were noticed by electronic transmission on May 19, 2010.

tr	+EDI: QDANDERSON.COM May 19 2010 19:03:00 DINA ANDERSON, 21001 N. TATUM BLVD., #1630-608, PHOENIX, AZ 85050-5268
smg	EDI: AZDEPREV.COM May 19 2010 19:03:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION, 1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650
9236663	+EDI: TSYS2.COM May 19 2010 19:03:00 BARCLAYS MASTERCARD, P. O. Box 13337, Philadelphia PA 19101-3337
9236670	+EDI: CHASE.COM May 19 2010 18:58:00 CHASE MASTERCARD, P. O. Box 94014, Palatine IL 60094-4014
9236672	+EDI: AMINFOFP.COM May 19 2010 19:03:00 FIRST PREMIER BANK, P. O. Box 5147, Sioux Falls SD 57117-5147
9236674	+Fax: 813-414-8030 May 19 2010 23:39:05 GTE FEDERAL CREDIT UNION, P. O. Box 172539, Tampa FL 33672-0539
9236676	+EDI: HFC.COM May 19 2010 19:03:00 HSBC CARD SERVICES, P. O. Box 60102, City of Industry CA 91716-0102
9236677	+EDI: HFC.COM May 19 2010 19:03:00 HSBC RETAIL SERVICES, P. O. Box 60148, City of Industry CA 91716-0148
9236681	+EDI: RMSC.COM May 19 2010 19:03:00 SAM'S CLUB CREDIT, P. O. Box 530942, Atlanta GA 30353-0942

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2010

Signature:

